

CLIENT INFORMATION AND AUTHORIZATION RECORD

RETAIL

Branch/Unit		CIF No.		Date	
Title	Name (Last Name, First Name, Middle Name)* ✓			Nick Name(s)	
Date of Birth (mm/dd/yyyy)* ✓	Place of Birth (Please specify City/Municipality)* ✓	Gender* ✓ <input type="checkbox"/> Male <input type="checkbox"/> Female	Mother's Maiden Name (Last Name, First Name, Middle Name)		
Civil Status <input type="checkbox"/> Single <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Married: Spouse's Name _____		Religion	SSS/GSIS/TIN/PhilSys No.	Citizenship/Nationality* ✓	
Present Address (House/Street No., Street Name, Barangay/Locality, Town, City, Province/State, Country, Zip Code)* ✓			Region* ✓	Residence Ownership <input type="checkbox"/> Company Provided <input type="checkbox"/> Living with Parents/Relatives <input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Mortgaged	
Permanent Address (House/Street No., Street Name, Barangay/Locality, Town, City, Province/State, Country, Zip Code)* ✓			Preferred Mailing Address <input type="checkbox"/> Permanent Address <input type="checkbox"/> Present Address <input type="checkbox"/> Work/Business Address		
Statement of Account <input type="checkbox"/> Hold Mail <input type="checkbox"/> E-Statement (online banking)		Educational Attainment <input type="checkbox"/> Doctoral Degree <input type="checkbox"/> Bachelor's Degree <input type="checkbox"/> High School Diploma <input type="checkbox"/> Master's Degree <input type="checkbox"/> Associate's Graduate <input type="checkbox"/> Others, please specify: _____			
Home Number (Country Code, Area Code, Tel. No.)* ✓		Mobile Number(s)* ✓		Preferred E-mail Address* ✓	

WORK INFORMATION (OR BUSINESS INFORMATION FOR SOLE PROPRIETORSHIP)

Employment Type* <input type="checkbox"/> Employed Designation/Position _____ Name of Employer _____ <input type="checkbox"/> Self-Employed Designation/Position _____ Name of Business _____ <input type="checkbox"/> Retired <input type="checkbox"/> Pensioner <input type="checkbox"/> OFW <input type="checkbox"/> Unemployed ✓		Nature of Work/Business* <input type="checkbox"/> Agriculture <input type="checkbox"/> Healthcare <input type="checkbox"/> Transportation and Communication <input type="checkbox"/> Banking <input type="checkbox"/> Manufacturing <input type="checkbox"/> Utilities <input type="checkbox"/> Construction/Real Estate <input type="checkbox"/> Mining <input type="checkbox"/> Wholesale and Retail <input type="checkbox"/> Education <input type="checkbox"/> Professional Services <input type="checkbox"/> Others, please specify: _____ <input type="checkbox"/> Financial Services ✓		Gross Monthly Revenue (In Peso or Peso Equivalent)* <input type="checkbox"/> 50,000 or less <input type="checkbox"/> 300,001 to 500,000 <input type="checkbox"/> 50,001 to 150,000 <input type="checkbox"/> 500,001 to 1,000,000 <input type="checkbox"/> 150,001 to 300,000 <input type="checkbox"/> 1,000,001 and above ✓		Source of Income/Funds* ✓	
Work/Business Address (House/Street No., Street Name, Barangay/Locality, Town, City, Province/State, Country, Zip Code)* ✓				Work/Business Number (Country Code, Area Code, Tel. No.)* ✓			

CLIENT'S SPECIAL INSTRUCTIONS

Authority to Debit Account/Transfer of Funds from Acct. No. _____ to Account No. _____ and vice versa

Authority to Roll-Over Placements () Principal plus Interest () Principal Only () Interest Credit to CA/SA # _____

Other Instructions _____

In connection with my/our opening of an account/placement with Robinsons Bank Corporation (the "Bank") and in order for the latter to comply with the "Know Your Customer" requirements of the Bank, Bangko Sentral ng Pilipinas (BSP), and other laws mandating proper identification of the Bank's depositors/customers, this shall serve as my/our formal authorization and consent for the Bank to verify with the Embassy of my nationality as above indicated, the authenticity of my identity as indicated in my passport (the details of which I/we warrant to be true and accurate) and if such photocopy is insufficient to verify my/our identity, I/we hereby undertake to present my/ourselves as representatives before the said Embassy. I/We hereby waive any citizenship confidentiality laws for the purpose of allowing the Bank to duly verify my/our identity.

DECLARATION OF BENEFICIAL OWNERS

Account owner/s is/are the beneficial owner/s. (No need to supply the details below.)

Account owner/s has/have other beneficial owner/s. (Supply the details below or provide additional sheet/s, if necessary.)

DETAILS OF BENEFICIAL OWNER (IF OTHER THAN THE ACCOUNT OWNER/S)

Name (Last Name, First Name, Middle Name)			Contact Number
Date of Birth (mm/dd/yy)	Place of Birth	Nationality	Nature of Work
Present Address (House/Street No., Street Name, Barangay/Locality, Town, City, Province/State, Country, Zip Code)			Source of Funds

FATCA REQUIREMENTS

Mandatory for U.S. Citizens, including Dual Citizen/Green Card Holder/Resident Alien

U.S. Registered Address (Building No./Level, Street No./Name, Locality/Town, City, State, Country, Zip Code)*	Address Valid Since (mm/dd/yyyy)*	U.S. TIN (if U.S. Citizen)*
✓	✓	✓

Residency*

Resident (e.g. Filipino, sea-based OFW, Aliens with ACR or Special Retirement Visa ID, etc.)

Non-Resident (e.g. Aliens, Filipino immigrants, land-based OFWs with contract to work abroad for an aggregate period of 780 days or more, etc.)

Non-Resident Since (mm/dd/yy) _____

Resident Country _____

✓

CLIENT'S CERTIFICATION AND AUTHORIZATION

By agreeing to this form, I/we hereby certify that the information provided herein are true, accurate, and complete. I/we agree to notify/update the Bank of any change in any of the information supplied in this form.

I/We hereby authorize the Bank to disclose and report to the U.S. Internal Revenue Service (IRS)/Bureau of Internal Revenue (BIR) all relevant and necessary information as required under the Foreign Account Tax Compliance Act (FATCA), if applicable.

I/We acknowledge to have read, understood and agreed to be bound by all the Terms, Conditions, and Agreements for Opening of Account/Placement/Investment governing the products and services of the Bank which I/we opened/availed of, which need not be separately executed/signed by me/us it being an integral part of the Client Information and Authorization Record, and were provided to me/us, received by me/us, and/or available to me/us via www.robinsonsbank.com.ph and/or Bank's digital channels, as the same may be amended from time to time, subject to the implementation of appropriate and necessary notice as may be reasonably determined by the Bank or required by law whenever applicable.

I/We acknowledge that I/we have read, understood, and fully agree with above Terms, Conditions, and Agreements for Opening Account/Placement/Investment of Robinsons Bank Corporation. I/ we agree to be bound by the terms, conditions, and agreements applicable to and governing my/our account(s) and/or investment(s), which appear as separate documents relative to said account(s) and/or investment(s). Said terms, conditions and agreements shall likewise apply to all my/our existing and future account/s and/or investment/s with the Bank. I/We hereby further authorize the Bank to open additional account(s) and/or investment(s) with the same account title as contained in this account opening form subject to the rule governing the aforementioned account(s) and/or investment(s) and the terms, conditions, and agreements therein and herein. I/We agree to comply with any and all rules, regulations, and laws pertaining to Anti-Money Laundering measures, laws, and regulations and hereby unconditionally agree to hold the Bank free and harmless from any and all damages, suits, costs, and expenses related directly or indirectly with its compliance with such laws and/or regulations.




I/We hereby expressly agree, consent, and authorize the Bank and/or its agents, whether manually or via electronic channels, to process, obtain, collect, record, organize, store, update, modify, use, access, share, and/or disclose (collectively "Process"), without need of prior notice to me/us, any and/or all information relating to my/our account in order to (a) facilitate, monitor, improve the quality of or otherwise service my/our account and such products, services, facilities, and/or channels availed of by me/us, and (b) to comply with legal, regulatory, or other obligations of the Bank under applicable local or foreign laws, rules and regulations that impact the Bank. Such processing may be conducted for the duration, and even after the termination of my/our avallment of the Bank's products, services, facilities, and /or channels. As used herein, the term "Bank" shall include the Bank's branches, its parent company including its shareholders, subsidiaries, affiliates, agents, and third-party service providers. Without limiting the generality of the foregoing consent and authorization, I/we hereby grant the Bank the permission to process information pertaining to my/our accounts as maybe required under such other rules and regulations which may be issued by the Banko Sentral ng Pilipinas (BSP), Philippine Deposit Insurance Corporation (PDIC), Philippine Clearing House Corporation (PCHC), Credit Information Corporation (CIC), TransUnion Information Solutions, Inc., National Privacy Commission (NPC), BancNet, Bankers Association of the Philippines (BAP), Credit Card Association of the Philippines (CCAP), Securities and Exchange Commission (SEC), Bureau of Internal Revenue (BIR), Anti-Money Laundering Council (AMLC) and Professional Regulations Commission (PRC), or any other credit bureau or regulatory body.

I/We hereby acknowledge that I/we have read, fully understand, consent to and agree to be governed by the attached Privacy Consent and Notice (PCN) as well as the provisions of Republic Act No. 10173 or the Data Privacy Act of 2012.

I/We signify our interest in receiving invites to the marketing initiatives, campaigns, and programs of the Bank, and its parent company including its shareholders, subsidiaries, affiliates, agents and third-party service providers regarding its/their other products and services. In this regard, I/we hereby authorize the Bank to share my/our personal data/information to its parent company including its shareholders, subsidiaries, affiliates, agents, and third-party service providers in order to facilitate the sending of invites to me/us. I/We expressly authorize the Bank to notify me/us their services and other products using electronic communications including among others, SMS, Chat Messaging Service (CMS), Social Networking Service (SNS), and other marketing and communication channels.

Signed this _____ in _____, Philippines



INDIVIDUAL JOINT "OR" JOINT "AND" OTHERS: _____

 _____ Signature of Client Over Printed Name and Date (Specimen Signature)	 _____ Signature of Client Over Printed Name and Date (Specimen Signature)	 _____ Signature of Client Over Printed Name and Date (Specimen Signature)
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CREDIT CARD

Credit Card UNO Credit Card DOS Others: _____

By signing the space below provided in this section, I/we hereby apply for **Robinsons Bank (RBank) Credit Card** and I/we undertake to submit documents as may be deemed necessary by the Bank. I/We authorize the Bank to conduct random verification with government agencies or third parties to establish the authenticity of the information declared and/or documents submitted and I/we hereby waive the confidentiality of the rules and laws as applicable. I/We further understand that the issuance of RBank Credit Card shall be subject to credit evaluation and discretion of the Bank and terms and conditions applicable to RBank Credit Card.

 _____ Signature of Client Over Printed Name and Date	 _____ Signature of Client Over Printed Name and Date
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FOR BANK'S USE ONLY

Type of Client <input type="checkbox"/> Walk in <input type="checkbox"/> BSS <input type="checkbox"/> Referred/ Introduced by: _____	Relationship Manager
Remarks:	
_____ Encoded by / Date	_____ Approved by / Date

I. Introduction

Robinsons Bank seriously commits itself to the protection of your privacy rights. This Privacy Consent and Notice ("PCN") reflects our commitment to ensure that data subjects from whom we collect and process financial and personal data about, are adequately informed of the organization's activities with respect to such data. In relation thereto, we endeavor to obtain your informed consent to continue processing your personal data under the terms provided hereunder.

II. Collection/Processing of Personal Data

As a condition for the use of Robinsons Bank's facilities, products and services, we collect financial and personal data directly from you through your account opening/application and as described through our Terms and Conditions. We process your information only for the following purposes:

- Fulfillment, delivery, support, and maintenance of Robinsons Bank facilities, products and services;
- approve, facilitate, administer and process applications and transactions;
- respond to queries, requests and complaints and improve how we interact with you;
- communicate with you, including sending of your statements and/or billings, administrative communications about any account you may have with us or about future changes to this privacy statement;
- design new or enhance existing products and services provided by us;
- perform demographic and behavioral analysis to understand market's needs, wants and trends to be able to improve and recommend suitable products and services;
- personalize the appearance of our websites or mobile app and include location-based services such as finding the ATMs or branches nearest to you;
- communicate with you regarding Robinsons Bank's products and services information, including offers, promotions, discounts, rewards, advisories, notices, and for personalizing your experience with our various touch points such as branches, ATM, telemarketing, email, SMS, Chat Messaging Service (CMS), Social Networking Service (SNS), and other marketing and communication channels;
- perform certain protective safeguards against improper use or abuse of our products and services including fraud prevention;
- to utilize data analytics that will help the organization improve and develop customer experience and assistance;
- comply with our operational, audit, administrative, credit and risk management processes, policies and procedures, the terms and conditions governing our products, services, facilities and channels, Robinsons Bank's rules and regulations, legal and regulatory requirements of government regulators, judicial and supervisory bodies, tax authorities or courts of competent jurisdiction, as the same may be amended or supplemented from time to time;
- comply with applicable laws of the Philippines and those of other jurisdictions including the United States Foreign Account Tax Compliance Act (FATCA), the laws on the prevention of money laundering including the provisions of Republic Act No. 9160 (Anti-Money Laundering Act of 2001, as amended (AMLA) and the implementation of know your customer (KYC) process/procedures and sanction screening checks;
- comply with legal and regulatory requirements such as submission of data to credit bureaus, credit information companies, the Credit Information Corporation (CIC) (pursuant to RA No. 9510 and its implementing rules and regulations), responding to court orders and other instructions and requests from any local or foreign authorities including regulatory, governmental, tax and law enforcement authorities or other similar authorities;
- background checks through character reference verification; and
- perform other such activities permitted by law or with your consent.

Further, if you already are, become, or apply to become a client of our parent company and/or any of our subsidiaries and affiliates, Robinsons Bank Corporation including its parent company and the subsidiary/ies and/or affiliate/s concerned have the option, but not the obligation, to rely upon, use, and share your relevant personal data and/or account information for any of the following purposes:

- to facilitate and integrate your account opening or application with the concerned subsidiary/ies or affiliate/s;
- to validate, consolidate or update your customer information records and/or credit history;
- to provide consolidated billings, deposit or investment summaries or other reports as you may request;
- to send you advisories, reminders, announcements, promotions, offers, invitations and other notifications;
- for market and financial research purposes, including sharing of data analytics results to design banking, financial, securities and investment or other related products or services for your use as well as to improve customer experience and assistance;
- additional background checks through character reference verification;
- to comply with a legal obligation to which Robinsons Bank or the concerned subsidiary/ies or affiliate/s is subject.

III. Personal Data Sharing / Disclosures

Internal Disclosures

We will also encode your personal data into our electronic client database stored in our local data centers as well as via third-party cloud storage facilities/systems. These data centers and systems are covered by appropriate physical, technical, and organizational measures to ensure your privacy is adequately protected. Only authorized personnel within the organization are allowed access to your data and only for the purposes we've mentioned.

Third Parties

We allow access to your personal data to trusted and authorized third-party companies, businesses and vendors engaged with Robinsons Bank who provide services including, among others:

1. Cloud storage facilities/systems to meet the Robinsons Bank's storage management requirements;
2. Utilize Electronic Communication Services including among others, SMS, CMS, SNS, email and similar communication channels; and Non-Electronic Communication channels such as but not limited to printed letter(s) for the intent of customer info updating, promotions and other related materials.
3. Implementation of protective safeguards against improper use or abuse of our products and services including the prevention of fraud and all forms of unauthorized access to your personal and financial services;
4. For fulfillment and support of Robinsons Bank's contractual obligations in delivering its products and services to you;
5. Data analytics that will help Robinsons Bank design and develop new or improve existing products, services, and customer experience and assistance;
6. Services that would assist compliance with Robinsons Bank's operational, audit, administrative, credit and risk management processes, policies and procedures, the terms and conditions governing our products, services, facilities and channels, Robinsons Bank's rules and regulations, legal and regulatory requirements of government regulators, judicial and supervisory bodies, tax authorities or courts of competent jurisdiction, as the same may be amended or supplemented from time to time.

Robinsons Bank will remain responsible over the personal data disclosed to such third parties. As such, we will ensure that such third parties are contractually obligated to comply with the requirements of the Data Privacy Act and shall process your data strictly in accordance with the purposes enumerated above. You may request for additional information on the identities of these parties from the Office of the Data Protection Officer.

We also have legal obligation to disclose relevant and necessary personal data to government regulatory agencies in accordance with reportorial requirements established by law.

We will not share or disclose your personal data to unauthorized third parties without your consent unless we are legally required to do so.

We reserve the right to use or disclose any information as needed in order to comply with applicable laws and regulations; to protect the integrity of our system, products and services and in the provisioning of the same; to fulfill your request; or when required to cooperate in any law enforcement investigation or in instances involving public safety subject to appropriate procedures for verification, due diligence, and authentication.

IV. Retention and Disposition of Personal Data

We will keep your data only for as long as is necessary for the fulfillment of the declared, specified, and legitimate purposes mentioned above. After which, we shall dispose of it in a lawful and secure manner that would keep your personal data from being further processed and/or accessed by unauthorized parties in accordance with the organization's retention and disposal policy.

In relation thereto, we would like to inform you that it is the organization's policy to retain the personal data you shared with us, even when the said application with us proves unsuccessful. We maintain such application database solely to introduce future offerings better suited for you and/or to process additional products and services you may wish to avail.

V. Your Rights as a Data Subject

1. **The Right to be Informed** – This PCN honors your right to be informed of whether personal data pertaining to you will be, are being, or were processed, including its disclosure to third parties, if any. As you will see above, we endeavored: i) to provide you with a description of the personal data we collect and process pursuant to purposes enumerated above; ii) to obtain your consent; iii) to explain the scope and method of the collection and sharing; and iv) the recipients of the personal data collected and shared;
2. **The Right to Object** – You shall have the right to object to the sharing of your data. Should there be any changes in the information provided to you in this PCN, you shall be informed of such changes and your consent thereto is to be obtained before such changes are implemented.
3. **The Right to Withdraw Consent Anytime** – You shall have the right to withdraw your consent to this PCN anytime.
4. **The Right to Access, Rectification, Erasure and/or Blocking** – You shall have the right to request for a copy of any personal data we hold about you, including the sources from which such data was collected and to whom the same is shared, if any. You may ask it from us through the contact information provided below and we will provide it in a machine-readable format. You shall have the right to have it corrected or revised if you think it is inaccurate or incomplete, subject to the submission of sufficient proof establishing the same. You shall have the right to suspend, withdraw or order the blocking, removal or destruction of your personal data should you a) discover that it is incomplete, outdated, false, unlawfully obtained, used for an unauthorized purpose, no longer necessary for the abovementioned purposes; b) withdraw your consent thereto; or c) discover violations of your right as a data subject.

VI. Contact Us

If you have any questions or concerns about this PCN or with our personal data processing activities, please reach us through the following contact information:

DATA PROTECTION OFFICER
 Robinsons Bank Corporation
 17th Floor Galleria Corporate Center
 EDSA corner Ortigas Avenue
 Quezon City Philippines

VII. Amendment

Robinsons Bank Corporation may change this PCN from time to time by notifying you the updated version of the PCN and to secure your consent when necessary. You are also encouraged to visit Robinsons Bank's official website frequently to stay informed about how Robinsons Bank Corporation uses your personal information.

VIII. Conformity

This PCN, with your written conformity below, serves as an indication that you have been fully informed of Robinsons Bank's customer personal information processing activities, that you completely understand the terms thereof, that you freely consent thereto.

You likewise warrant that you have notified and obtained the consent of any third party whose personal data you have shared with us.

(Full Name and Signature)